The Influence of Personal Selling and Service Quality on Jenius Application User Satisfaction and Loyalty Using the E-Servqual Model

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ABSTRACT

This study examines the influence of personal selling and service quality in the Jenius app on user satisfaction and loyalty in Indonesia, in the context of increasing internet usage reaching 78.19% by 2023. Bank BTPN, through the Jenius app, capitalizes on technological developments to provide secure and efficient mobile banking services. Although the Jenius app is growing in popularity, various complaints related to bugs, OTP code issues, login difficulties, and transaction barriers have emerged, which may affect user satisfaction and loyalty. This study uses a quantitative method with the E-ServQual framework and Cognition Affective Behavior (CAB) theory to analyze data from 301 Jenius user respondents, which were collected through an online questionnaire using purposive sampling technique. The data was analyzed using partial least squares-structural equation model (PLS-SEM) with the help of SmartPLS 4. Of the nine hypotheses proposed, seven hypotheses were declared significant (accepted). So it can be concluded that the factors that influence the satisfaction and loyalty of Jenius application users are service quality (SQ) which consists of efficiency (EF), fulfillment (FUL), and system availability (SA). In addition, personal selling (PS) only directly affects user satisfaction (SAT), and user satisfaction affects loyalty (LO). Based on the accepted hypothesis, the research shows that application service quality and personal selling have a direct influence on Jenius application user satisfaction. However, user loyalty is only influenced by service quality, and not by personal selling

1. INTRODUCTION

The development of information technology, especially the internet, has fulfilled human needs in an era of fast-paced high mobility. In Indonesia, internet usage has

increased significantly, reaching 78.19% of the total population by 2023 (APJII, 2023). Along with that, the use of mobile banking in Indonesia has also increased. Yudaruddin (2020) explained that the growth in the number of customers using e-banking services was 270%, increasing from 13.6 million customers in 2012 to 50.4 million customers in 2016. One example of a successful mobile banking service in Indonesia is the Jenius application from Bank BTPN.

The high number of internet users and the growth of mobile banking make it important for the financial services sector or banking institutions providing online transaction services to improve their quality for user loyalty. According to research in Spain, the study of mobile banking evaluation has become an important topic (Muñoz-Leiva et al., 2017). This is because evaluating the quality of mobile banking services is necessary to ensure that these services meet user needs, provide a satisfying experience, and are able to compete in an increasingly competitive market, so that mobile banking becomes the preferred form of transaction (Lestari & Umilah, 2022).

With the Jenius application mobile banking service, customers can easily carry out various banking transactions, but this application also faces various complaints related to bugs, login difficulties, and transaction barriers, which affect user satisfaction (Chlarasasti & Nuryana, 2023). There are also problems with promotions that do not match reality (Wardiani & Purwanto, 2022) which will lead to a loss of interest in using the Jenius application.BTPN bank has conducted personal selling which aims to introduce a product to potential buyers, make buyers understand the product, and then convince buyers to buy the product (Matviiets & Kipen, 2021). Personal selling plays an important role in the banking sector, especially in this digital era where personal selling has a positive impact on the selection of banking services, which leads to customer satisfaction (Kusniadji, 2017; Yusanda & Rahmanto, 2022).

In facing this challenge, it is important for Jenius and other mobile banking services to continuously improve their service quality to maintain user satisfaction and loyalty (Setyadi et al., 2023). One approach that can be used is to utilize the E-ServQual model, which measures the quality of electronic services based on various indicators such as efficiency, privacy, and system availability. Previous literature has shown that the dimensions of the ServQual model are one of the adequate tools for measuring user satisfaction and user loyalty in the electronic service industry (Ahmed et al., 2021; Dewi, 2020; Raza et al., 2020).

Abumalloh et al. (2020) have conducted research related to online transactions in Arabia, namely analyzing how website quality affects customer loyalty. This study uses the cognition affective behavior (CAB) theory model. Regarding the CAB theory, Oliver (1999) argues that customer loyalty begins cognitively based on prior knowledge or experience-based information about brand attributes. According to him

it is called cognitive loyalty. After that customers become loyal in an affective sense, and then customers finally become loyal in behavior (actual commitment to repurchase).

Meanwhile, other similar research has also been conducted by Nilashi et al. (2016). In the study, the research only focused on two products and was geographically conducted in Malaysia. Several researchers in Indonesia, for example Sulistio and Bastaman (2023), Mulyadi et al. (2022), and Nariyari et al. (2022) have conducted research related to the impact of Jenius application service quality on customer satisfaction and loyalty. However, the research conducted by Sulistio and Bastaman (2023), Mulyadi et al. (2022), and Nariyari et al. (2022) only examined the Jenius application regarding the effect of its quality in general on customer satisfaction and loyalty and there were no variables related to personal selling.

In view of the above, this research will examine the personal selling and service quality of the Jenius application in Indonesia by utilizing the E-ServQual model. The focus of this research is the effect of personal selling and application service quality on application user satisfaction and loyalty.The main purpose of this study was to build a theoretical observation model in the form of factors to predict user satisfaction and loyalty to the Jenius application and test how much influence personal selling and service quality have on the satisfaction and loyalty of Jenius application users.

2. RESEARCH FRAMEWORK

Various studies related to measuring the quality of application services and how these qualities affect user satisfaction and user loyalty have been carried out. Application service quality attributes have a direct and positive influence on user satisfaction (Firdous & Farooqi, 2017; Javed et al., 2018; Mulyadi et al., 2022). There are many indicators of application service quality that can be measured (Afrelia et al., 2020; Sari & Suyatno, 2023). The quality of this application service can be measured by several variables from ServQual developed by previous researchers (Parasuraman et al., 1985; Parasuraman et al., 1988). Some researchers argue that the ServQual measurement scale cannot explain the attributes of electronic applications (Zeithaml et al., 2002). Then, Then, E-ServQual was developed to assess the quality of electronic services with four variables, namely efficiency, fulfillment, privacy, and system availability (Parasuraman et al., 2005).

Efficiency has a significant meaning and positive impact on e-user satisfaction as confirmed in previous studies (Kheng et al., 2010; Naz et al., 2020; Raza et al., 2020; Wu & Cheng, 2013). Similiarly, privacy has a significant and positive relationship with user satisfaction (Garzaro et al., 2021; Yaseen & Kamran, 2019). The fulfillment and system availability attributes also have a direct and positive influence on service user satisfaction (Kumar & Mokha, 2021). Application service quality has a direct

relationship with user satisfaction (Octaviani & Rizan, 2021; Vo et al., 2020) in their research which proves that service quality has a significant effect on user satisfaction. High e-service quality will lead to satisfaction which in turn creates loyalty in users (Ting et al., 2016). Several studies support that there is a direct positive influence between service quality and user loyalty (Kaya et al., 2019; Shafiee & Bazargan, 2018). Therefore, based on the previous explanation, the following hypothesis can be formulated.

H1: Efficiency (EF) will positively influence perceived app service quality (SQ).

H2: Fulfillment (FUL) will positively influence perceived app service quality (SQ).

H3: Privacy (P) will positively influence perceived app service quality (SQ).

H4: System Availability (SA) will positively influence the perceived app service quality (SQ).

H5: Perceived app service quality (SQ) will positively influence user satisfaction (SAT).

H6: Perceived app service quality (SQ) will positively influence user loyalty (LO).

Personal selling directly has a significant positive effect on user satisfaction (Bhaskara et al., 2014; Freddy et al., 2020; Pijoh, 2015; Sembhodo et al., 2022). Meanwhile, other researchers say that product quality and personal selling have a positive and significant effect on user satisfaction and loyalty. So that the future implications of product quality and personal selling need to be improved for user satisfaction and loyalty (Pahlamalidie, 2021). Therefore, based on the previous explanation, the following hypothesis can be formulated.

H7: Personal Selling (P) will positively affect user satisfaction (SAT).

H8: Personal selling will (P) positively affect user loyalty (LO).

To get user loyalty, companies must maintain user satisfaction. user satisfaction has a positive and significant effect on loyalty (Nariyari et al., 2022). The results of research on Islamic Banks state that user satisfaction has a positive effect on user loyalty (Setyadi et al., 2023). Likewise, the same thing for users of mobile banking services (Setiawan, 2016). So a company can provide satisfaction by meeting user satisfaction, satisfied customers will increase loyalty and trust (Jasinskas et al., 2016). Therefore, this study proposes the following hypothesis.

H9: User satisfaction (SAT) has a positive effect on user loyalty (LO).2.2

3. RESEARCH METHODS

3.1 SAMPLING

In this study, the sampling technique used is purposive sampling, which involves selecting samples based on specific criteria (Sabtohadi, 2022). The sample used in this study consisted of Jenius application service users who met the criteria aged 17-55 years. Data collection was conducted over three weeks, from April 29 to May 18, 2024. During this period, the goal was to gather a minimum of 250 respondents (Hair et al., 2021) through pre-scheduled meetings. Ultimately, 301 respondents completed the online questionnaire and further data screening resulted in 287 datasets deemed suitable for further analysis.

3.2 RESEARCH INSTRUMENT

The research instrument used in this study is a questionnaire divided into two sections, written in Indonesian. The first section covers the respondents' demographic data, including questions about gender, age range, and education level.

The second section focuses on research indicators, encompassing variables such as personal selling, efficiency, fulfillment, privacy, dan system availability, service quality, user satisfaction and user loyalty, with a total of 41 questions. This study employs a 5-point Likert scale, offering respondents five choices for each question, where 1 indicates "Strongly Disagree" and 5 indicates "Strongly Agree.".

3.3 DATA ANALYSIS

The data analysis used in this study was partial least squares – structural equation model (PLS-SEM) because the research community for quantitative research has recognized SEM to assess the relationship between independent variables and dependent variables in research models (Abumalloh et al., 2020; Nilashi et al., 2016). The study is divided into two stages: demographic analysis and inferential statistical analysis.

First, the demographic profile data of the respondents is analyzed using Microsoft Excel. However, a data cleaning process is necessary before analyzing the demographic data. After completing the demographic analysis, the researchers proceed with inferential statistical analysis using the PLS-SEM method. The SEM analysis process using PLS consists of two stages, starting with the evaluation of the structural model (outer model) and followed by the evaluation of the measurement model (inner model).

4. RESULTS AND DISCUSSION

4.1 Measurement Model Evaluation

Based on data from 287 respondents who completed the questionnaire, the number of respondents to this study who were male was 85 people or 30% of the total 287 respondents. Meanwhile, the number of respondents who are female is 202 people or 70% of the total 287 respondents. This study was dominated by respondents with female gender, because usually women are more dominant in terms of online transactions through mobile banking, as explained in Sembhodo et al. (2022) that the response from men is indeed lower when compared to women in online transaction mobile banking. Meanwhile, in terms of age, the majority of respondents for this study were aged 17-25 years, with 128 people or 45% of the total 287 respondents. Users in this age range are mostly students. Students are often used in large-scale internet surveys because they are computer and internet users. Students are quite representative of online users as they are usually more familiar with electronic media and online transactions. (Abumalloh et al., 2020).

Most of the respondents had the last education S1 with a total of 232 people from a total of 287 respondents. The level of education is quite decisive and represents online consumers because usually online consumers are more educated than traditional consumers (Abumalloh et al., 2020). The demographic profile of respondent is shown in Table 1.

Table 1. Demographic Profile of Respondents

Respondent profile	Total	Percentage
Gender		
Male	85	30%
Female	202	70%
Age		
17-25 years	128	45%
26-33 years	114	40%
34-40 years	34	12%
41-47 years	8	3%
48-55 years	1	0%
Educational stage		
High school	47	17%
Undergraduate	232	80%
Graduate	8	3%

4.2 Measurement Model Test Results (Outer Model)

The measurement model, also known as the outer model test. The first test is convergent validity. An indicator can be said to be valid if the outer loading of each indicator has a

minimum value of 0.7 (Hair et al., 2021). Table 2 presents the results of the convergent validity analysis for all indicators/items in the model. This shows that all 17 indicators examined in this study demonstrate validity, as their outer loading values exceed 0.7.

Table 2. Convergent Validity Outputs

Indicator	Outer Loading	Information
EF4	0.772	Valid
EF6	0.794	Valid
FUL4	0.759	Valid
FUL5	0.793	Valid
LO1	0.821	Valid
LO3	0.824	Valid
P1	0.789	Valid
P4	0.864	Valid
PS3	0.702	Valid
PS4	0.801	Valid
PS6	0.727	Valid
SA3	0.842	Valid
SA5	0.852	Valid
SAT1	0.816	Valid
SAT4	0.833	Valid
SQ2	0.784	Valid
SQ4	0.848	Valid

The next convergent validity test for each variable is conducted with the AVE criteria, with a minimum value of 0.5 for each variable, as outlined by Hair Jr et al. (2017) attaining this minimum value is necessary for a variable to be considered valid. The results of the convergent validity test with an AVE value of eight variables are deemed valid with an AVE value of more than 0.5. The subsequent test is discriminant validity, which is determined using the Fornell-Larcker criterion. This criterion states that the square of the AVE of each variable must be greater than its highest correlation with other variables. As demonstrated in Table 3, the research findings indicate that all variables have a higher AVE square root value than the variable in question, thereby substantiating the validity of the results.

Table 3. Discriminant Validity (Fornell and Larcker Criterion)

	EF	FUL	LO	P	PS	SA	SAT	SQ
EF	**0.783**							
FUL	0.415	**0.776**						
LO	0.505	0.438	**0.822**					
P	0.281	0.342	0.412	**0.828**				
PS	0.373	0.401	0.523	0.431	**0.745**			

	EF	FUL	LO	P	PS	SA	SAT	SQ
SA	0.504	0.488	0.442	0.447	0.551	**0.847**		
SAT	0.382	0.371	0.519	0.324	0.551	0.410	**0.824**	
SQ	0.425	0.536	0.396	0.330	0.516	0.576	0.434	**0.817**

This study also tested reliability using the composite reliability criterion, which must meet a minimum threshold of 0.7 (Hair Jr et al., 2017). Based on Table 4, overall, the variables in this study are reliable or consistent because they have a composite reliability value above 0.7 and meet the reliability criteria. This ensures that the measures used in this study are consistent and reliable to accurately capture the intended construct.

Table 4. Reliability of Construct

Variabel	*Composite Reliability*	Information
EF	0.760	Reliable
FUL	0.752	Reliable
LO	0.807	Reliable
P	0.813	Reliable
PS	0.788	Reliable
SA	0.835	Reliable
SAT	0.809	Reliable
SQ	0.800	Reliable

4.3 Structural Model Test Result (Inner Model)

Testing includes model fit assessment, path coefficient analysis, coefficient of determination (R^2), and predictive relevance (Q^2). The model fit test was conducted in this study to determine how well the research model used and to avoid model specification errors. This research model used is considered good fit if it meets three criteria, namely the SRMR value in the model has been less than 0.08 (Hu & Bentler, 1998). Then for the Euclidean and Geodesic values must meet the criteria (<95) (Dijkstra & Henseler, 2015). The results of the model fit test show that the research model is considered satisfactory because it meets the specified criteria as illustrated in Table 5.

Table 5. Model Fit Outputs

Criterion	Limit Value	Model Value	Information
SRMR	< 0.08	0.087	Good fit
d_ULS	< 95	1.165	Good fit
d_G	< 95	0.516	Good fit

In this study, the R^2 value is also used to evaluate the structural model. The R^2 value is in the range between 0 and 1, with a higher value indicating a higher predictive model strength. This study investigates customer loyalty, therefore the R^2 value of 0.2 is considered high (Hair Jr et al., 2017). In this study, the R^2 value varies with a range of 0.358 to 0.426, which is interpreted that all variables have a high level of predictive model strength. Table 6 shows the results of the calculation of the R^2 value.

Table 6. Coefficient of Determination Outputs

Variabel	R Square	Information
LO	0.358	High
SAT	0.334	High
SQ	0.426	High

Predictive relevance aims to evaluate the accuracy of the model's predictions using the Q-Square value as a criterion. In the context of the structural model, the predictive relevance of the path model can be determined by a Q-Square value greater than 0 for reflective endogenous variables. The determination of the Q-Square value in this study involves the use of the blindfolding procedure, as outlined by Hair et al (2021). The predictive relevance test results show that all dependent variables have a Q^2 value greater than 0, ensuring that the model in this study has predictive relevance for estimating the independent variables within the model.

The path coefficient indicates the strength of the relationship between the variables in the research model. The strength of this relationship is in the range between -1 to +1. To test the significance and relevance of a coefficient, bootstrapping is applied to check the t value and p value as well as for hypothesis testing. This study uses a two-tailed test with a critical value of 1.96 (significance level = 5%). When the empirical t value is greater than the critical value, the coefficient is statistically significant at a certain probability of error, and the hypothesis is accepted if the p value is <0.05 (Hair Jr et al., 2017). The results of the path coefficient tests are detailed in Table 7.

Table 7. Results of Path Coefficients, t statistics and p values

Hypothesis	Relationship	Original Sample (O)	t Statistics	p Values	Information
Direct effect					
H1	EF → SQ	0.109	1.985	0.047	Accepted
H2	FUL → SQ	0.305	5.200	0.000	Accepted
H3	P → SQ	0.037	**0.551**	**0.581**	**Rejected**
H4	SA → SQ	0298	3.965	0.000	Accepted
H5	SQ → SAT	0.446	7.463	0.000	Accepted
H6	SQ → LO	0.355	5.190	0.000	Accepted
H7	PS → SAT	0.308	4.837	0.000	Accepted
H8	PS → LO	0.108	**1.636**	**0.102**	**Rejected**
H9	SAT → LO	0.204	3.214	0.001	Accepted

The analysis results indicate that hypotheses H1, H2, then H4 to H7 and H9 are accepted. This means the relationships between the variables in these hypotheses are statistically significant, with p-values less than 0.05 and t-values greater than 1.96, according to the proposed criteria. Conversely, four other hypotheses, H3 and H8, are rejected because the p-values obtained exceed the 0.05 significance threshold, and the relationships between the variables in these hypotheses are not statistically significant, as indicated by t-values less than 1.96.

Regarding efficiency, the results show that efficiency positively affects the perceived service quality of the application and the relationship is statistically significant **(H1 accepted)**. The results of this study are in line with research that has been conducted by previous researchers showing that efficiency affects the service quality of an

application perceived by users (Ahmed et al., 2021; Romeika et al., 2020). Users will feel the quality of service is getting better if the perceived efficiency of using the application increases. From the research results, users feel that the mobile banking application used is able to increase effectiveness in terms of user search and consumption. When the efficiency of application use increases, it will contribute to a better level of perceived overall transaction quality perceived by users, so that it will also have an impact on positive user behavior.

Based on the findings of this study, it can be interpreted that fulfillment positively affects the perceived quality of application services and the relationship is statistically significant **(H2 accepted)**. The results of the study are in line with previous research (Ayinaddis et al., 2023; Raza et al., 2020). the better the level of fulfillment of customer needs resulting from using the application, it will trigger users to feel good about the service quality of the mobile banking application. Fulfillment of customer needs includes everything related to customer expectations in adopting online transaction applications, but this fulfillment must also remain in accordance with what they need.

Furthermore, the privacy variable does not have a direct positive effect on loyalty and the relationship is not statistically significant **(H3 rejected)**. The results of the study are consistent with previous research that privacy is not a major factor affecting overall service quality (Lin et al., 2024). Although privacy and security are important aspects of banking service quality, their impact on overall service quality perceptions may not be as great as other factors. This may provide insight that service quality improvement efforts should not only focus on security and privacy, but also on functional and design aspects of the application that directly affect user experience.

This finding indicates that system availability will positively affect perceived service quality and the relationship is statistically significant **(H4 accepted)**. The results of this study are supported by previous research which confirm that high system availability is one of the main factors affecting the quality of banking application services (Mir et al., 2023). Users perceive high system availability as an indication of the reliability and professionalism of the service provider. The bank must be able to provide adequate mobile banking application services in conducting online transactions and in accordance with what the application can run. So, it can be concluded that users who feel with good system availability, it will improve the performance of the application's service quality so that consistent availability ensures users can access services at any time.

In addition, the perceived quality of application services will positively affect user satisfaction, and the relationship is statistically significant **(H5 accepted)**. These results are in line with previous research that service quality affects satisfaction in using mobile banking applications (Mulyadi et al., 2022; Setyadi et al., 2023). Users who feel the quality of application services in the form of features in the mobile banking application provided meet user expectations, will tend to create a feeling of satisfaction when using it is satisfied because there is a match between expectations and reality felt by users. Therefore, bank companies that provide mobile banking services can make better feature improvements in terms of feature novelty, feature uniqueness, and also in terms of security so that service quality increases so that it can increase user satisfaction.

The findings also show that application service quality has a direct and positive effect on loyalty and the relationship is statistically significant **(H6 accepted)**. This is supported by research conducted previously (Hidayat, 2022; Kaya et al., 2019; Nariyari et al., 2022; Ting et al., 2016) that service quality has a direct influence on user loyalty. Users who feel the quality of application services is good will tend to use and adopt the product sustainably in the long term. This is also because service quality is a cognitive factor that

can further influence human behavior, in this case, loyalty. From the research results, it shows that users feel confident in the quality performance of an application, then users will reuse the application with high intentions in the future and have the intention to recommend the application to others.

The research that has been conducted shows that personal selling has a direct and positive effect on user satisfaction **(H7 accepted)**. These results are in line with previous research where their research shows that personal selling can directly affect user satisfaction (Freddy et al., 2020; Sembhodo et al., 2022). Based on these results, banking companies must continue to improve communication training, especially in terms of promotion for their employees in order to serve customer needs well in accordance with user expectations.

In addition, personal selling does not positively influence user loyalty, and the relationship is not statistically significant **(H8 rejected)**. The results of this study are the same as those found (Warindrasti & Pratama, 2021). The results showed that personal selling had no significant effect on user loyalty. In other words, the personal selling carried out does not affect the level of application user loyalty.

Finally, this study found that user satisfaction positively affects user loyalty and the relationship is statistically significant **(H9 accepted)**. The findings of this study are consistent with previous research (Mulyadi et al., 2022; Nariyari et al., 2022; Setyadi et al., 2023). When a user is satisfied with the use of a mobile banking application, this satisfaction will encourage the desire to continue using the application repeatedly. This satisfaction is an affective (emotional) response that affects user behavior. The results showed that users were satisfied with the Jenius application because of the quality offered, and they were happy to continue using and recommending it to others.

5. CONCLUSION

Of the nine hypotheses proposed, two hypotheses were rejected, so it can be concluded that the factors that influence Jenius app user satisfaction and loyalty are service quality consisting of Efficiency, fulfillment, and system availability, but the privacy factor has no direct effect. In addition, personal selling only directly affects user satisfaction but has no effect on loyalty, and user satisfaction affects loyalty.

The results of the analysis show that application service quality and personal selling significantly affect user satisfaction of the Jenius application, with service quality also having an impact on user loyalty. However, personal selling does not affect loyalty directly. Therefore, app service quality is a key factor for user satisfaction and loyalty, while personal selling only increases satisfaction without determining loyalty. Improving satisfaction and service quality are important strategies for the continued use of the Jenius app.

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